

Information to identify the case:

Debtor 1	<u>Patrick R Davin</u>	Social Security number or ITIN	xxx-xx-4338
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy R Davin</u>	Social Security number or ITIN	xxx-xx-3123
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-27927-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick R Davin

Amy R Davin

8/3/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Patrick R Davin
 Amy R Davin
 Debtors

Case No. 12-27927-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.

db/jdb
 513301895 +Patrick R Davin, Amy R Davin, 38 Saint Regis Drive, West Deptford, NJ 08096-3928
 513214411 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 513214410 +AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
 513483679 American Education Services, Harrisburg, PA 17130-0001
 513214413 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 516719919 +Central Financial, PO Box 660873, Dallas, TX 75266-0873
 513537357 Citibank N.A., c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
 513349284 ECMC, P. O. BOX 16408, ST. PAUL, MN 55116-0408
 513214414 +HESAA, PO Box 548, Trenton, NJ 08625-0548
 513272812 +Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528
 513487670 +M&T ELT-PHEAA, AES PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
 513214415 +MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
 513544322 +Midfirst Bank, Atten: Leonard Zucker, Esq, PO Box 1024, Mountainside, NJ 07092-0024
 513214417 +NJ Class, PO Box 548, Trenton NJ 08625-0548
 513283150 +Philadelphia FCU, 12800 West Townsend Ave, Philadelphia, PA 19154-1095
 513281186 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 513214420 Sallie Mae, Inc. on behalf of ECMC, ECMC, PO Box 75906, St. Paul, MN. 55175-0848
 +State Of New Jersey, Atten: Schachter Portnoy, LLC, 3490 US Route 1,
 Princeton, NJ 08540-5920
 513517478 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2017 22:47:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 03 2017 22:47:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513317913 EDI: RESURGENT.COM Aug 03 2017 22:28:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Tenet Healthcare, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 513214412 +EDI: CAPITALONE.COM Aug 03 2017 22:28:00 Capital One, PO Box 85147,
 Richmond, VA 23276-0001
 513386437 EDI: CAPITALONE.COM Aug 03 2017 22:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513415798 +EDI: CITICORP.COM Aug 03 2017 22:28:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,
 ATTN: Claims Dept. MC 2135, 701 E 60th Street North, Sioux Falls, SD 57104-0432
 513423367 E-mail/Text: bknotice@crgofusa.com Aug 03 2017 22:47:26
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 513214416 +E-mail/Text: clientservices@northwestcollectors.com Aug 03 2017 22:46:44 NW Collector,
 3601 Algonquin Rd, Rolling Meadow, IL 60008-3143
 513880778 +EDI: PRA.COM Aug 03 2017 22:28:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 513880777 +EDI: PRA.COM Aug 03 2017 22:28:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 513591048 EDI: NAVIENTFKASMDOE.COM Aug 03 2017 22:28:00 Sallie Mae Inc. on behalf of,
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
 513281100 EDI: NAVIENTFKASMGUAR.COM Aug 03 2017 22:28:00 Sallie Mae Inc. on behalf of USA FUNDS,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 513214418 EDI: NAVIENTFKASMSERV.COM Aug 03 2017 22:28:00 SallieMae Student Loans, PO Box 9533,
 Wilkes Barre, PA 18773-9533
 513214419 +EDI: AGFINANCE.COM Aug 03 2017 22:28:00 Springfield Financial, 814 White Horse Pk,
 Oaklyn, NJ 08107-1266

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

Anthony Landolfi on behalf of Debtor Patrick R Davin anthony@landolfilaw.com,
kathy@landolfilaw.com
Anthony Landolfi on behalf of Joint Debtor Amy R Davin anthony@landolfilaw.com,
kathy@landolfilaw.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Sean M. O'Brien on behalf of Creditor MIDFIRST BANK. sobrien@flwlaw.com
Sean M. O'Brien on behalf of Creditor MidFirst Bank sobrien@flwlaw.com

TOTAL: 8